

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 15-33314
Stacey L. Mccastland	§	Chapter 7
	§	
Debtor(s)	§	
	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION AND
DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joji Takada, Trustee of the above captioned estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Court
219 South Dearborn
Chicago, Illinois

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee.

A hearing on the fee applications and any objection to the Final Report will be held as follows:

Date: 12-2-16
Time: 9:00 A.M.
Location: Joliet City Hall
Second Floor
150 West Jefferson Street
Joliet, Illinois

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

10-14-16
Date Mailed: _____

By: /s/ Joji Takada
Trustee

Joji Takada
6336 North Cicero Avenue, Suite 201
Chicago, Illinois 60646
Tel: 773-790-4888

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Stacey L. Mccastland § Case No. 15-33314
§
Debtor §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 3,496.00
and approved disbursements of \$ 30.00
leaving a balance on hand of¹ \$ 3,466.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Joji Takada	\$ 874.00	\$ 0.00	\$ 874.00
Trustee Expenses: Joji Takada	\$ 2.45	\$ 0.00	\$ 2.45

Total to be paid for chapter 7 administrative expenses \$ 876.45

Remaining Balance \$ 2,589.55

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 14,350.86 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 18.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Quantum3 Group Llc As Agent For	\$ 2,320.91	\$ 0.00	\$ 418.80
2	CAPITAL ONE BANK (USA), N. A.	\$ 505.41	\$ 0.00	\$ 91.20
3	CAPITAL ONE BANK (USA), N. A.	\$ 2,944.39	\$ 0.00	\$ 531.30
4	Portfolio Recovery Associates, Llc	\$ 3,744.50	\$ 0.00	\$ 675.68
5	Velocity Investments Llc	\$ 4,835.65	\$ 0.00	\$ 872.57

Total to be paid to timely general unsecured creditors \$ 2,589.55

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: Joji Takada

Trustee

*Joji Takada, Chapter 7 Trustee
6336 North Cicero Avenue, Suite 201
Chicago, Illinois 60646*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
Northern District of Illinois

In re:
Stacey L. McCastland
Debtor

Case No. 15-33314-BWB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: corrinal
Form ID: pdf006

Page 1 of 1
Total Noticed: 5

Date Rcvd: Oct 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2016.

db +Stacey L. McCastland, 1106 Windsor Drive, Shorewood, IL 60404-9131
24151333 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083,
Charlotte, NC 28272-1083
24393626 +Velocity Investments LLC, c/o JD Receivables LLC, P.O. Box 382656,
Germantown, TN 38183-2656

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24391342 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 29 2016 03:26:53
Portfolio Recovery Associates, LLC, Successor to Synchrony Bank (Lowe's), POB 41067,
Norfolk, VA 23541
24073413 E-mail/Text: bnc-quantum@quantum3group.com Oct 29 2016 04:14:34
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2016 at the address(es) listed below:

Joji Takada on behalf of Trustee Joji Takada trustee@takadallc.com,
jtakada@ecf.epiqsystems.com
Joji Takada trustee@takadallc.com, jtakada@ecf.epiqsystems.com
Patrick A Meszaros on behalf of Debtor 1 Stacey L. McCastland patrickmeszaros@yahoo.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4